Case 17-25565-JNP Doc 39 Filed 02/09/18 Entered 02/10/18 00:34:07 Desc Imaged

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Information to ide		ato 0. 1101100 1 ago 2 01 1			
Debtor 1:	Todd J. Anderson	Social Security number or ITIN: XXX->	Social Security number or ITIN: xxx-xx-2908		
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:			
United States Bankr	uptcy Court: District of New Jersey	Date case filed in chapter:	7	8/1/17	
Case number:	7-25565-JNP	Date case converted to chapter:	13	2/6/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
Debtor's full name	Todd J. Anderson	
All other names used in the last 8 years		
Address	105 Irene Avenue Buena, NJ 08310	
Debtor's attorney Name and address	Rex J. Roldan Law Office of Rex J. Roldan, PC Washington Professional Campus 900 Route 168, Suite I–4 Turnersville, NJ 08012	Contact phone (856) 232–1425
Bankruptcy trustee Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 – Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663–5002 www.standingtrustee.com
Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676–6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.nib.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856–361–2300 Date: 2/7/18
	All other names used in the last 8 years Address Debtor's attorney Name and address Bankruptcy trustee Name and address Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	All other names used in the last 8 years Address 105 Irene Avenue Buena, NJ 08310 Rex J. Roldan Law Office of Rex J. Roldan, PC Washington Professional Campus 900 Route 168, Suite I-4 Turnersville, NJ 08012 Bankruptcy trustee Name and address Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 – Suite 580 Cherry Hill, NJ 08002 Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

For more information, see page 2

Debtor Todd J. Anderson Case number 17–25565–JNP

Meeting of creditors March 9, 2018 at 10:00 AM Debtors must attend the meeting Location: to be questioned under oath. In a 1423 Tilton Road, Suite 5, Northfield, NJ 08225 joint case, both spouses must The meeting may be continued or adjourned to a later attend. date. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 5/8/18 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 4/17/18 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim with consequences a lawyer can explain claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Filing deadline: Deadline to object to exemptions: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors 9. Filing of plan The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 13. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.

Case 17-25565-JNP Doc 39 Filed 02/09/18 Entered 02/10/18 00:34:07 Desc Imaged

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re: Todd J. Anderson Debtor Case No. 17-25565-JNP Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 2 Date Rcvd: Feb 07, 2018 Form ID: 3091 Total Noticed: 23

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 09, 2018.
db
                +Todd J. Anderson,
                                    105 Irene Avenue,
                                                         Buena, NJ 08310-9734
                +Delaware Department of Labor UI Benefits,
517020756
                                                              PO Box 9950,
                                                                             Wilmington, DE 19809-0950
                                                                   Payment Control,
                                              Insurance Benefit,
                                                                                       PO Box 9950,
516976968
                Division of Unemployment,
                 Wilmington, DE 19809-0950
516976972
                +Inspira Health Network, 509 N Broad St,
                                                              Woodbury, NJ 08096-1617
516976974
                Medical Radiology Group,
                                           5467 Route 37,
                                                              Toms River, NJ 08754
516976975
               ++NATIONWIDE RECOVERY SERVICE, PO BOX 8005, CLEVELAND TN 37320-8005
                (address filed with court: Nationwide Recovery Service,
                                                                            545 W Inman Street,
                 Cleveland, TN 37311)
516976976
                +NovaCare Rehabilitation,
                                            4716 Gettysburg Road,
                                                                     Mechanicsburg, PA 17055-4325
                            PO Box 12150, Charlotte, NC 28220-2150
516976977
                PMAB, LLC,
                                                              2822U-213U
PO Box 419396, Boston, MA 02211
Thorry Hwy, Wareham, MA 02571-1046
                Recovery Centers of America at Lighthous,
516976978
                                                                               Boston, MA 02241-9396
                +Regional Diagnostic Imaging, LLC, 2527 Cranberry Hwy,
516976979
516976980
                +Seabrook House Inc., 133 Polk Lane, Seabrook, NJ 08302-5905
516976981
                +Select Physical Therapy, 680 American Avenue, Second Floor,
                                                                                   King of Prussia, PA 19406-4023
516976982
                +South Jersey Health System,
                                               501 Front Street,
                                                                    Elmer, NJ 08318-2101
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                E-mail/Text: roldanlaw@comcast.net Feb 07 2018 22:55:42
                                                                             Rex J. Roldan,
aty
                 Law Office of Rex J. Roldan, PC,
                                                     Washington Professional Campus,
                                                                                          900 Route 168, Suite I-4,
                 Turnersville, NJ 08012
                +E-mail/Text: pmarraffa@standingtrustee.com Feb 07 2018 22:55:57
                                                                                       Isabel C. Balboa,
t.r
                                                 Cherry Tree Corporate Center, 535 Route 38 - Suite 580,
                 Chapter 13 Standing Trustee,
                 Cherry Hill, NJ 08002-2977
                E-mail/Text: usanj.njbankr@usdoj.gov Feb 07 2018 22:56:45
                                                                                 U.S. Attorney, 970 Broad St.,
smg
                 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
                +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 07 2018 22:56:42
smg
                                                                                       United States Trustee
                 Office of the United States Trustee,
                                                         1085 Raymond Blvd.,
                                                                               One Newark Center,
                                                                                                      Suite 2100,
                 Newark, NJ 07102-5235
516976969
                EDI: AMINFOFP.COM Feb 07 2018 22:28:00
                                                             First Premier Bank,
                                                                                    PO Box 5519,
                Sioux Falls, SD 57117-5519
E-mail/Text: jkatsios@gsicollections.com Feb 07 2018 22:56:27
516976970
                                                                                     GSI Recovery, LLC,
                PO Box 1026, Bloomfield, NJ 07003-1026
E-mail/Text: bankruptcy.notices@hdfsi.com Feb 07 2018 22:57:21
516976971
                                                                                      Harley Davidson Credit Corp,
                                         PO Box 22048, Carson City, NV 89721-2048
                 ATTN: Rider Services,
                EDI: IRS.COM Feb 07 2018 22:28:00
516976973
                                                        Internal Revenue Service,
                                                                                     PO Box 7346,
                 Philadelphia, PA 19101-7346
                +E-mail/Text: jchrist@stewardfs.com Feb 07 2018 22:56:51
516976983
                                                                               Steward Financial Services,
                PO Box 39, Maple Shade, NJ 08052-0039
+EDI: USAA.COM Feb 07 2018 22:28:00 US
516976984
                                                         USAA Savings Bank,
                                                                               10750 McDermott,
                 San Antonio, TX 78288-1600
                                                                                                TOTAL: 10
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
516976967
             ##+ACB Receivables Management Inc., PO Box 350, Asbury Park, NJ 07712-0350
                                                                                                TOTALS: 0, * 0, ## 1
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2018 Signature: /s/Joseph Speetjens

District/off: 0312-1 User: admin Page 2 of 2 Date Rcvd: Feb 07, 2018

Form ID: 309I Total Noticed: 23

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jennifer D. Gould on behalf of Creditor Steward Financial Services jgould@sta

Jennifer D. Gould on behalf of Creditor Steward Financial Services jgould@stark-stark.com, mdepietro@stark-stark.com

Lauren Bielskie on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov Rex J. Roldan on behalf of Debtor Todd J. Anderson roldanlaw@comcast.net, r43760@notify.bestcase.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6